

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jose Daniel Vargas
 Debtor

Case No. 15-16754-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Jan 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2018.

db +Jose Daniel Vargas, 129 N. Oak Street, Bethlehem, PA 18017-7066
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13940947 +Ditech Financial, LLC, c/o Matteo S. Weiner, Esq., KML Law Group, PC,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13599791 +EOS CCA, P.O. Box 981008, Boston, MA 02298-1008
 13602737 #+Goodman Schwartz & Shaw LLC, 44 E. Broad Street, Suite 15, Bethlehem, PA 18018-5920
 13599796 Pennsylvania Department of Revenue, P.O. Box 280431, Harrisburg, PA 17128-0431
 13599797 Specialized Loan Servicing LLC, P.O. Box 105219, Atlanta, GA 30348-5219
 13689605 +The Bank of New York Mellon, Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Jan 05 2018 01:29:07 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 05 2018 01:29:09 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13599786 +EDI: ACCE.COM Jan 05 2018 01:23:00 Asset Acceptance, LLC, 28405 Van Dyke,
 Warren, MI 48093-7132
 13599787 +EDI: CAPITALONE.COM Jan 05 2018 01:23:00 Capital One Bank (USA), N.A., P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 13599788 EDI: RCSFNBMARIN.COM Jan 05 2018 01:23:00 Credit One Bank, P.O. Box 98872,
 Las Vegas, NV 89193-8872
 13599790 EDI: DISCOVER.COM Jan 05 2018 01:23:00 Discover Financial Services, LLC, P.O. Box 15316,
 Wilmington, DE 19850-5316
 13618161 EDI: DISCOVER.COM Jan 05 2018 01:23:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 13639642 E-mail/Text: bankruptcy.bnc@ditech.com Jan 05 2018 01:28:49 Ditech Financial LLC,
 PO BOX 6154, Rapid City, SD 57709-6154
 13599793 E-mail/Text: bankruptcy.bnc@ditech.com Jan 05 2018 01:28:49 GreenTree, P.O. Box 6172,
 Rapid City, SD 57709-6172
 13634869 EDI: RESURGENT.COM Jan 05 2018 01:23:00 LVNV Funding, LLC its successors and assigns as,
 assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13599795 E-mail/Text: bankruptcynotice@nymcu.org Jan 05 2018 01:29:09 Municipal Credit Union,
 22 Cortlandt Street, 24th Fl, New York, NY 10007
 13609542 +EDI: MID8.COM Jan 05 2018 01:23:00 Midland Credit Management, Inc. as agent for,
 Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
 13599794 +EDI: MID8.COM Jan 05 2018 01:23:00 Midland Funding, LLC, 8875 Aero Drive, Suite 200,
 San Diego, CA 92123-2255
 13604561 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 05 2018 01:28:54
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946
 13712577 EDI: RECOVERYCORP.COM Jan 05 2018 01:23:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13599798 EDI: AGFINANCE.COM Jan 05 2018 01:23:00 Springleaf, 1253 Airport Road,
 Allentown, PA 18109
 13636181 EDI: AGFINANCE.COM Jan 05 2018 01:23:00 Springleaf Financial Services, PO Box 3251,
 Evansville, IN 47731
 13599799 +EDI: BLUESTEM Jan 05 2018 01:23:00 Webbank/Fingerhut, 6250 Ridgewood Road,
 Saint Cloud, MN 56303-0820

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 13599789* Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
 13599792 ##+Gordon & Weinberg, P.C., 1001 E. Hector Street, Suite 220, Conshohocken, PA 19428-2395
 TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2018 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Ditech Financial LLC F/K/A Green Tree Servicing LLC
paeb@fedphe.com
ANDREW J. SHAW on behalf of Plaintiff Jose D. Vargas ajshawesq@gmail.com,
abgoodmanesq@gmail.com
ANDREW J. SHAW on behalf of Debtor Jose Daniel Vargas ajshawesq@gmail.com,
abgoodmanesq@gmail.com
DAVID B. SCHWARTZ on behalf of Debtor Jose Daniel Vargas david@dbsesq.com,
DBSchwartzesq@aol.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
MATTEO SAMUEL WEINER on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
THOMAS I. PULEO on behalf of Creditor Ditech Financial LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	<u>Jose Daniel Vargas</u>	Social Security number or ITIN	xxx-xx-5866
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-16754-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jose Daniel Vargas
aka Jose D. Vargas

1/4/18

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.